

Certificate of Notice Page 1 of 5
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>19-25396 (VFP)</u>
JAMES X. REZABALA and ERIKA M. PENACHI,	Chapter:	<u>7</u>
Debtors.	Judge:	<u>Papalia</u>

NOTICE OF PROPOSED PRIVATE SALE

Steven P. Kartzman, the Chapter 7 Trustee, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Jeanne A. Naughton, Clerk 50 Walnut Street Newark, New Jersey 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on March 9, 2021 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 3B, 50 Walnut Street, Newark, NJ 07102. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: Two (2) family residence located at 3365 Kennedy Boulevard, Jersey City, New Jersey
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Proposed Purchaser: Sardar Gurbeer Singh, Jasvinder Kaur, and Reena Jhon a/k/a Reena John a/k/a Renna Jhon

Sale price: \$600,000.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: KW City Life JC Realty
Amount to be paid: \$30,000.00
Services rendered: Providing a valuation of the Property; marketing the Property; showing the Property; and assisting in the sale of the Property.

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Steven A. Jayson
Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07905
Telephone No.: 973-267-0220

In re:
James X. Rezabala
Erika M. Penachi
Debtors

Case No. 19-25396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 10, 2021

User: admin
Form ID: pdf905

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:

Recip ID	Recipient Name and Address
db	+ James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208
jd	+ Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117
aty	+ Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
r	+ KW City Life JC Realty, KW City Life JC Realty, 190 Christopher Columbus Drive, Jersey City, NJ 07302-3432
518398802	+ Aargon Collection Agency, 3025 W. Sahara, Org. acct. # 006904079207, Las Vegas, NV 89102-6094
518398803	+ Aargon Collection Agency, 8668 Springmountain Rd., Attn : Bankruptcy Dept., Las Vegas, NV 89117-4132
518398804	+ American Express Co., P.O. Box 297871, Fort Lauderdale, FL 33329-7871
518398805	+ American Express Co., P.O. Box 981540, Attn : Correspondence Dept., El Paso, TX 79998-1540
518696175	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518398808	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, N. A., P.O. Box 982238, Attn : Bankruptcy Dept., El Paso, TX 79998
518398807	+ Bank of America, N. A., 4909 Savarese Center, Tampa, FL 33634-2413
518398809	+ Bank of America, N. A., 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518721946	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518667339	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518398810	+ Best Buy Co. / Citi Bank, N. A., P.O. Box 6497, Sioux Falls, SD 57117-6497
518671869	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518398818	+ Citi Bank, N. A. / Best Buy Co., P.O. Box 790034, Attn : Centralized Bankruptcy, Saint Louis, MO 63179-0034
518695315	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518398823	+ First Credit Services, P.O. Box 55, 3 Sciles Ave., Piscataway, NJ 08855-7200
518398824	+ Firstsource Advantage, LLC, 205 Bryant Woods South, Org. acct. # 3499920038772463, Amherst, NY 14228-3609
518398825	+ Frederick I. Weinberg & Associates, P.C., 1200 Laurel Oak Rd., Ste.104, Org. acct. # 5466-3229-9947-7213, Voorhees, NJ 08043-4317
518398826	+ Jersey City Municipal Utility Authority, 69 DeVoe Place, Hackensack, NJ 07601-6105
518398828	+ Kohl's / Capital One Bank, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285
518398829	+ Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Dr., Ste. 100, Org. acct. # ends in 5599, Williamsville, NY 14221-7900
518704514	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518398830	Radius Global Solutions, LLC, P.O. Box 390846, Org. acct. # 3499920038772463, Jacksonville, FL 32225
518747231	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518398833	+ State Auto Sales, 510 Kennedy Blvd., Union City, NJ 07087-3411
518398834	+ State of New Jersey Tax Dept., 50 Barrack Street, Trenton, NJ 08608-2006

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2021 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 10 2021 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Feb 10, 2021

Form ID: pdf905

Total Noticed: 48

518398813	Email/Text: bankruptcy@cavps.com	Feb 10 2021 21:18:00	Cavalry Portfolio Services, LLC, P.O. Box 27288, Tempe, AZ 85285
518610280	+ Email/Text: documentfiling@lciinc.com	Feb 10 2021 21:17:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518398812	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 10 2021 23:57:30	Capital One Bank USA, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285
518398811	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 11 2021 00:05:53	Capital One Bank USA, N. A., P.O. Box 30281, Salt Lake City, UT 84130-0281
518398815	+ Email/Text: bankruptcy@cavps.com	Feb 10 2021 21:18:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2322
518398814	+ Email/Text: bankruptcy@cavps.com	Feb 10 2021 21:18:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 400, Attn : Bankruptcy Dept., Org. acct. # 20036270, Valhalla, NY 10595-2321
518604938	+ Email/Text: bankruptcy@cavps.com	Feb 10 2021 21:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518695315	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2021 00:06:27	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518398821	Email/Text: mrdiscen@discover.com	Feb 10 2021 21:17:00	Discover Financial Services, LLC, P.O. Box 15316, Attn : Bankruptcy Dept., Wilmington, DE 19850
518398820	Email/Text: mrdiscen@discover.com	Feb 10 2021 21:17:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
518607728	Email/Text: mrdiscen@discover.com	Feb 10 2021 21:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518398819	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 10 2021 21:17:00	Dept. of the Treasury, Internal Revenue Service, Cincinnati, OH 45999
518398817	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 11 2021 00:05:46	Chase Bank, N. A., P.O. Box 15298, Attn: Correspondence Dept, Wilmington, DE 19850
518398816	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 10 2021 23:57:27	Chase Bank, N. A., P.O. Box 15298, Wilmington, DE 19850
518398827	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2021 21:17:00	Kohl's / Capital One Bank USA, N. A., N.56 W. 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
518398831	+ Email/Text: bankruptcy@sw-credit.com	Feb 10 2021 21:18:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
518398832	+ Email/Text: bankruptcy@sw-credit.com	Feb 10 2021 21:18:00	Southwest Credit Systems, 4120 International Pkwy., Ste.1100, Carrollton, TX 75007-1958
518398835	Email/Text: bankruptcy@td.com	Feb 10 2021 21:18:00	TD Bank, N. A., 70 Gray Rd., Portland, ME 04105

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518398806	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court.; Bank of America, N. A., P.O. Box 982238, El Paso, TX 79998
518398822	##+	First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

User: admin

Page 3 of 3

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2021 at the address(es) listed below:

Name	Email Address
Joseph R Zapata, Jr	on behalf of Plaintiff Steven P. Kartzman jzapata@msbnj.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven A. Jayson	on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net jloewenstein@msklaw.net;donnaz@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman kartztee@optonline.net jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	kartztee@optonline.net jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William P. Bonomo	on behalf of Debtor James X. Rezabala nyattybill@aol.com bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com
William P. Bonomo	on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com

TOTAL: 8